What is claimed is:

1.   An apparatus for recording and playing a digital signal, comprising:

a receiver for receiving a digital signal;

a memory connected to said receiver for storing said digital signal;

a recorder connected to said receiver for recording onto a first recording medium said stored digital signal upon selection of a predetermined command;

a player for playing said first recording medium and connected to a card

10   reader; and

a card having a predetermined value for insertion into said card reader;

wherein when said card is inserted into said card reader, said card reader verifies that said predetermined value is at least a selected minimum value and authorizes said player to play said first recording medium.

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2.   The apparatus of claim 1, wherein said received digital signal is encrypted, and further comprising:

a key to decipher said encrypted digital signal, said key being stored in one of said card and a memory device in said player.

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3.   The apparatus of claim 2, wherein said player is a combination player and recorder, and further comprising:

a second recording medium configured to have said deciphered digital signal recorded thereon.

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4.   The apparatus of claim 3, wherein the first recording medium and the second recording medium are the same.

5.   The apparatus of claim 1, wherein said card is a smart card having at least one

30   of a memory device for storing monetary credits, and an integrated circuit for storing information.

6. The apparatus of claim 1, wherein said card has a memory device for storing said predetermined value, and said card reader is operable to deduct said selected minimum value from said predetermined value stored in said memory device.

5 7. The apparatus of claim 1, wherein said digital signal is a digital audio broadcast signal.

8. The apparatus of claim 1, wherein said card is a prepaid smart card.

10 9. The apparatus of claim 8, wherein monetary value can be added and subtracted from said smart card.

10. A method for recording and playing digital signals, comprising:

recording an encrypted digital signal onto a first recording medium in a 15 recorder and player device;

inserting a card having at least a predetermined value into said recorder and player device;

determining that said predetermined value corresponds to at least a selected minimum value; and

20 deciphering said encrypted digital signal if said card has said selected minimum value.

11. The method of claim 10, further comprising the step of recording said deciphered signal onto at least one of said first recording medium and a second 25 recording medium.

12. The method of claim 10, wherein said card has a memory device for storing said predetermined value, and further comprising the step of deducting said selected minimum value from said memory device.

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13. A method for recording and playing an encrypted digital audio broadcast signal, comprising:

receiving an encrypted digital audio broadcast signal;

storing said encrypted digital audio broadcast signal in a memory device;

electing to record said encrypted digital audio broadcast signal onto a first recording medium;

determining whether a predetermined portion of said encrypted digital audio broadcast signals is in said receiver memory; and

5   recording said encrypted digital audio broadcast signal onto said first recording medium if said predetermined portion of said encrypted digital audio broadcast signals is stored in said memory device.

14.   The method as claimed in claim 13, further comprising the step of continuing

10   to record said encrypted digital audio broadcast signal in said memory device if said predetermined portion of said encrypted digital audio broadcast signal is not stored in said memory device.

15.   The method of claim 13, further comprising the steps of:

15   inserting a card provided with a monetary amount into a card reader connected to said player/recorder;

verifying that said monetary amount corresponds to a selected minimum value;

deciphering said encrypted digital audio broadcast signals on said first

20   recording medium if said card has said selected minimum value; and

recording said deciphered digital audio broadcast signals on one of said first recording medium and a second recording medium.

16.   The method of claim 15, further comprising the step of adding a monetary

25   amount to said card at one of a card vendor location and an automated teller machine.

17.   The method of claim 15, further comprising the step of adding a monetary amount to said card over computer network connection.

30   18.   The method of claim 15, further comprising the step of playing said deciphered digital audio broadcast signals.